

Certificate Number: 05781-VAE-DE-040353183

Bankruptcy Case Number: 20-33177



05781-VAE-DE-040353183

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 26, 2025, at 2:06 o'clock AM PST, Kandise Lucas completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Virginia.

Date: November 26, 2025 By: /s/Allison M Geving

Name: Allison M Geving

Title: President